

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Loretta A Kelly
 Debtor

Case No. 18-14654-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Violet
Form ID: 309IPage 1 of 2
Total Noticed: 25

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Loretta A Kelly, 74 West Rambo Street, Bridgeport, PA 19405-1126
 14168748 +Deutsche Bank National Trust Company, as Trustee,, c/o REBECCA ANN SOLARZ,
 KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312
 14165177 +Kevin Kelly, 74 West Rambo Street, Bridgeport, PA 19405-1126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: CourtNotices@sjr-law.com Jul 28 2018 01:58:55 JOSEPH L QUINN,

The Law Office of Stephen Ross PC, 152 E. High Street, Suite 100, Pottstown, PA 19464
 tr +E-mail/Text: bncnotice@ph13trustee.com Jul 28 2018 02:00:35 WILLIAM C. MILLER, Esq.,

smg +E-mail/Text: megan.harper@phila.gov Jul 28 2018 02:00:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 01:59:20
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2018 01:59:56 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 28 2018 01:59:40 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14165173 +EDI: WFNNB.COM Jul 28 2018 05:53:00 Comenitybank/wayfair, Po Box 182789,
 Columbus, OH 43218-2789

14165174 +EDI: WFNNB.COM Jul 28 2018 05:53:00 Comenitycapital/biglot, 3100 Easton Square Pl,
 Columbus, OH 43219-6232

14165175 +EDI: WFNNB.COM Jul 28 2018 05:53:00 Comenitycb/boscov, Po Box 182120,
 Columbus, OH 43218-2120

14165176 +EDI: DCI.COM Jul 28 2018 05:53:00 Diversified Consultant, 10550 Deerwood Park Blvd,
 Jacksonville, FL 32256-0596

14165178 +EDI: CBSKOHLS.COM Jul 28 2018 05:53:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096

14165179 +E-mail/Text: Bankruptcies@nragroup.com Jul 28 2018 02:00:45 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036

14165452 +EDI: PRA.COM Jul 28 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14165180 +EDI: SEARS.COM Jul 28 2018 05:53:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

14165181 +E-mail/Text: jennifer.chacon@spservicing.com Jul 28 2018 02:00:46
 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

14165182 +EDI: RMSC.COM Jul 28 2018 05:53:00 Syncb/oldnavydc, Po Box 965005,
 Orlando, FL 32896-5005

14165183 +EDI: RMSC.COM Jul 28 2018 05:53:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024

14165184 +EDI: WTRRNBNK.COM Jul 28 2018 05:53:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

14165185 +EDI: CITICORP.COM Jul 28 2018 05:53:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

14165186 EDI: WFFC.COM Jul 28 2018 05:53:00 Wells Fargo, Credit Bureau Dispute Resoluti,
 Des Moines, IA 50306

14165187 +EDI: WFFC.COM Jul 28 2018 05:53:00 Wells Fargo Bank, N.A., Po Box 1697,
 Winterville, NC 28590-1697

14165188 +EDI: WFFC.COM Jul 28 2018 05:53:00 Wf Pl, Po Box 94435, Albuquerque, NM 87199-4435
 TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Violet
Form ID: 309I

Page 2 of 2
Total Noticed: 25

Date Rcvd: Jul 27, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Loretta A Kelly CourtNotices@sjr-law.com
REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-7, Asset-Backed Certificates, Series 2006-7 bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	Loretta A Kelly	Social Security number or ITIN xxx-xx-6414
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 7/13/18
Case number: 18-14654-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Loretta A Kelly	
2. All other names used in the last 8 years	fka Loretta A Kline, fka Loretta A Gober	
3. Address	74 West Rambo Street Bridgeport, PA 19405	
4. Debtor's attorney Name and address	JOSEPH L QUINN The Law Office of Stephen Ross PC 152 E. High Street, Suite 100 Pottstown, PA 19464	Contact phone (610) 323-5300 Email: CourtNotices@sjr-law.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 7/27/18

For more information, see page 2

7. Meeting of creditors	August 29, 2018 at 11:30 AM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/28/18 Filing deadline: 9/21/18 Filing deadline: 1/9/19
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$150.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: 10/9/18 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	